

THE
PURCHASERS
PATTERN.

Shewing the true value of
any Purchase of Land or
Houses, by *Lease* or
otherwise.

Also new TABLES of
Interest, after the Rate of six
per Cent. with a moderate
Discourse of *Usury*.

With some brief Rules of
measuring *Board, Timber, and*
Land, and many other Tables
of daily use and profit to
most men.

By *Henry Phillippes.*

L O N D O N:
Printed by *R. & W. Leybourn,*
for *T. Pierrepont*, at the *Sun* in
Pauls Church-yard, 1654.

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K Phillipus (K.)



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THE
CHURCH
YARD

showing the true value of
any number of 1000
1000, 1000, 1000

Also new
1000, 1000, 1000
1000, 1000, 1000
1000, 1000, 1000



With the
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TO THE READER.

IT is a maxime both in Divinity and Philosophie, that all vertues are concatenated, and have an influence and dependance one upon the other; but these two, *Love* and *Equity*, are more eminent and excellent herein: So, that as it is said of the one, that *Love is the fulfilling of the whole Law*: So it may likewise be said of the other,

A 3 that

To the Reader.

that *Justice* is the fulfilling of the whole *Law*. For *Justice* is a giving to every one his due: and he that gives God his due, and his neighbour his due, doth all things which both the *Law* and *Gospel* require.

But this is one thing makes this world so bad, that as our *Law* is cold, so our *Justice* is blinde. I confesse *Justice* by the Ancient *Painters* is well represented with a *Sword* in the one hand, signifying the punishment of *Vice*; and with a pair of *Balances* in the other, shewing the *Equity* which ought to be in all our dealings one towards another; but I like

To the Reader.

like not the *Veil* wherewith they hide her eyes, since shee ought rather to be Eagle-sighted. I know they would intimate hereby the impartiall eye of *Justice*, that it should be no respecter of persons; but I fear it may more fiely expresse, that our *Justice* is often blinded with the *Veil* of *Ignorance*; and more often with the mantle of *selfe-love*. Both these *Veils* I am sure must be taken away, or else *Justice* cannot do its Office.

As for that of *selfe-love*, it is not my taske to meddle with it; only I desire all men to follow that Rule of our Lord and Saviour, *to do to o-*

To the Reader.

*thers as they would be dealt
withall, and not that Machi-
vilian maxime, To do no right,
and take no wrong.*

*As for the Veil of Ignorance
I have endeavoured what I
can to take it away by this
Discourse, for considering
the many ways whereby most
men are apt to deceive both
themselves and others in the
way of purchasing Land or
Leases, and the few instructi-
ons which are extant to di-
rect them, together with their
obscurity, I have as plainly
and briefly as I could, by
these following Rules and Ta-
bles, set before you the true
value of any kinde of Pur-
chase*

To the Reader.

chafe; so that if men will not be wilfully ignorant, or slavishly covetous, they may easily walke in the paths of *Justice*, without any wandering therein.

And to make you more heedful hereof, you shall finde that you may as well deceive your selfe as another by your own ignorance, thinking that you buy a good *bargain*, or sell at a good *rate*, when you do the contrary.

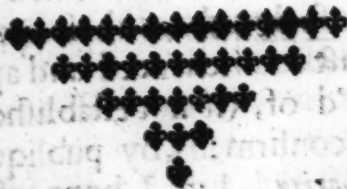
It were to be wished if some such *Rates* as these were at least countenanced and approv'd of, (if not established and confirmed) by publique *Authority*. But I hope the
Truth

To the Reader.

Truth is so plain and strong of
it selfe, that it will disperse
the *honest ignorance* of some,
and discover the *crafty cove-*
rousnesse of others; so that all
men may make their bargains
without fear or danger, and
receiue just, true and mutuall
profit and gain thereby.

Yours,

H. P.



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sold by *Thomas Pierrepont*, at
the *Sun* in *Pauls Church-*
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resolved: also divers questions
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THE
PURCHASERS
PATTERN.



IN the buying and selling of Land, and in the letting and taking of Leases, either of Land or Houses; there are many things very considerable; which may all be reduced to these three generall heads.

First, to the Law, to make the Bargain sure.

Secondly, to Reason and Iudgement, to know what you purchase.

Thirdly, to Arithmetick, to finde out the true value.

My chiefe purpose herein is to speak of this last, referring you in the other two, to your own iudgement, and the

P. B. 41. counsell

counsell of others: yet because I am loath to let those who need some instructions herein, and will be willing to learn, go altogether without, I shall briefly speak somewhat to each of these.

And in the first place, as to matter of Law, take it as I finde it summed up in these Verses.

First, see the Land which thou intend'st
to buy,
within the Sellers Title clear doth lie;
And that no woman to it doth lay claim,
By Dowry, Joynture, or some other name
That may it cumber. Know if bond or free
The Tenure stand, and that from each
Feoffee
It be released. That th' Seller be so old,
That he may lawfull sell, thou lawfull
bold,
Have speciall care that it not Morgag'd
lie,
Nor be intailed on Posterity.
Then if it stand in Statute, bound or no,
Be well advis'd what Quit-rent out must
go;
what Custome-service hath been done of
old,
By

By those who formerly the same did hold.
 And if a wedded woman put to sale,
 Deal not with her unlesse she bring her
 Male;

For she doth under Covert-barren go,
 Although sometimes some traffique so
 (we know.)

Thy bargain being made, and all this done,
 Have speciall care to make thy Charter
 run,

To thee, thine Heirs, Executors, Assigns,
 For that, beyond thy life, securely bindes.
 These things fore-known, and done, you
 may prevent

Those things rash buyers many times repër.
 And yet when as you have done all you
 can,

If you'l be sure, deal with an honest man.

In the second place, before you can
 know the true value of the thing to be
 purchased, you must well consider the
 nature of the thing, and the casualties
 that it may be subiect to, and so ac-
 cording to the goodnesse and certainty
 thereof, you must cast up the price at a
 greater or lesser rate of profit.

And to this purpose in the first place, take notice that the Rate allowed for Interest money, is the generall ground and rule to estimate the value of any purchase by.

This was formerly in Queen *Elizabeths* dayes allowed to be 10 pound for 100. But in King *James's* time, it was, upon very good grounds brought down to 8 pound for 100. And now of late, by our present State, it is allowed but to take 6 pound Interest for 100. Now as the Interest of money falleth, so the price of all kinde of Purchases riseth. This you may see in the following Tables: and it must needs be so, because the lesse profit is allowed, the greater principall must be expended to bring in the same profit. Thus, when money was at 8 in the 100, then 75 pounds would bring in 6 pounds a year, whereas money being but at 6 in the 100, an 100 pounds will bring in but the said 6 pounds a year.

But yet you must not think that this Rate allowed for Interest money, is the absolute rule of all Purchases; but
as

as formerly, when money went at 8 for
an hundred, yet Land was worth 18
years purchase: so now money is at 6
for the hundred, Land is well worth
20 years purchase. And though men
 who thus lay out their money upon
 Land, have but five in the hundred
 profit for their money; yet there may
 be good reasons given why men should
 be willing so to do. As,

First, Because though every thing be
 subject to casualty in this uncertain
 World; yet an estate in Land is less
 subject to danger, and of more sure con-
 tinuance, both for a mans own life, and
 his posterity after him.

Secondly, It hath been hitherto, and
 it is like to be so still, that the price of
money falls cheaper, and the price of
Land riseth dearer: and that not only
(as I laid before) in proportion to the
rate of Interest, but in respect of the
value of the things themselves. So that
 the old Rents of Land, may in a short
 time be much improved, whereby the

Land-Lord may in a short time mend his bargain, if it be any good peny-worth when he bought it.

Thirdly, In point of Piety, many men had rather lay out their money in Land, though with lesfer profit; then let it out to Interest: Because Usury, through the ill practises of many, hath gotten such an odious name, and been so generally condemned by many godly men.

Fourthly, There is much equity herein. For as men who have greater Stocks, and Trade by Whol-sale; may live upon a lesfer rate of profit then those who have but small Stocks, and Trade by Retail. So men who have great Estates, and buy land therewith, may very well lay out their money at lesse profit then other men, and yet live better thereof. Thus a man that hath 4000 pounds, may purchase therewith 200 pounds a yeare, and may live better thereupon, though he have but five pounds for 100 profit for his money; then

then he that hath an estate of 1000 pounds in money, and puts it out to Interest at six pounds for an hundred, can live of 60 pounds the yearly Interest thereof. And hereupon the Emperour *Justinian* made a Law that Noble men and Earls should take but 4 pounds Interest for 100. Artificers might take 8 pounds. Merchant Adventurers 12 pounds, and other men 6 pounds in an hundred.

In the next place it may be considered, after what Rate Leases of Land are fittest to be let. And that is according to the present Rate of Interest money, what ever it be.

For first, It is not fit that they should pay more then their money will yield them; because they are men of smaller estates, and such as, for the most part, do with much care, cost and pains, get their Rent for their Land-Lords, who live many times at ease. And if their Land-Lord think they have too good a peny-worth, he wants not power and will to make him pay more for his next Bargain.

On the other side, it is not fit that these Leases should be let at any under Rate, both because they are certain, and lesse hazard therein, then in laying out their money any other way: and also, because the Land-Lord himselfe gives a dearer Rate, and so would hereby be too much damnified. And after this Rate you must value all other Annuities which are certain, and assured by Lands.

The next thing I shall propose to your consideration, is the Rate which is to be observed in letting and selling of Houses. And herein it will be very requisite to consider of the many Casualties which Houses are subiect to, by Fire, Tempests, and Wars. And though these Accidents do not happen to all Houses, yet there will be much cost and charges laid out for the repairing of them, which will be more or lesse according to the Age and Strength of the House.

For these and such like reasons, it was the usuall custome, when money
was

was at eight in the hundred, to let Leases of Houses for 21 years, for 7 years purchase. By which reckoning (as you may see by the Tables following) they allowed about 13 in the hundred for the profit of their money to the buyers. For after 12 in the hundred one pound yearly rent for 21 years, is worth 7 pounds, 11 shillings 2 pence, which is above 7 years and an halfe purchase, therefore bare 7 years purchase yields more profit, and is much about 13 in the hundred.

Now if this rate were thought fit when money was at eight in the hundred, then, now money is at six, such Leases may very well be let after the rate of ten in the hundred. And so one pound yearly rent is worth 8 pound 12 shillings and 11 pence, that is, 8 years, an halfe, and halfe a quarters purchase. And this I suppose to be the fittest rate for most ordinary houses.

But yet since some Houses being new and strongly built, need little or no reparations, and others, being old and decayed, need great and costly reparations,

tions, and many times must be partly built, since these things lie upon the Tenant, therefore the better sort of Houses will be worth more, and the other lesse. But the prizes of all these kinde of Houses, may be received after the rates of 8, 9, 10, or 12, either for their Leases, or for the purchase of them outright.

It may perhaps be objected against this, the great cost which men are at in building of Houses, so that if Leases of them yield no better rate, those who are at the cost to build them, will scarce have five or six in the hundred for their moneys laid out upon them.

To this it may be replied, that Houses are things from whence the Tenant, for the most part, receiveth little or no profit, being chiefly sleeping holes to defend them from the iniury of the weather, for which purpose many times lesse costly houses would serve the turn. And therefore what ever men may lay out upon the building and beautifying of them, for their own pleasure and accommodation, yet it will be the part of
every

every wise builder, to lay out no more thereon, than is fitting and necessary, according to the place it stands in; that so the yearly rent may bring in some considerable profit, at least to the rate of eight in the hundred.

As for publique Buildings, either for strength or ornament, they are not to be measured by so private a Standard.

If any well affected persons, or Corporations, having stocks of money lying by them, shall build in convenient places, or Towns wasted by fire, houses somewhat above the degree aforesaid; such men, though they receive lesse profit, yet they deserve more praise.

By what hath been said, you may perceive that Leases either of Land or Houses, are the most profitable Tenures for the ordinary sort of men. But yet you may desire to know whether an ordinary Lease of 21 years; or a longer Lease of 40, 50, or 60 years be best.

I start this question, to lay open the error of many men, who proceed in these Bargains without sufficient knowledge

ledge in point of Art. And from hence it is that one concludes that a short Lease is most profitable, which he thinks thus sufficiently proved.

Saith he, Suppose a man hath 1000 pounds to bestow upon a Lease, if he will purchase a Lease of 100 years, it will cost 13 years purchase at the least, so your 1000 pounds will buy but 77 pounds a year, which doth not amount to the Use of your money after the rate of eight in the hundred: Whereas, if you will buy a Lease of 21 years, you may have it for seven years purchase, (money being at the foresaid rate,) so your 1000 pounds will purchase you a Lease of 140 pounds a year, which is 60 pounds a year more then the Use of your money will come unto. So that in the longer Lease you will lose three pounds a year, and by the shorter Lease you will gain three score pounds a year more then your money will yield at Interest.

This reckoning I confesse is true according to these erroneous rules, by which most men make their bargains: and

and so for want of better knowledge, often times run themselves into very great dammages. The chiefe cause whereof proceeds from mens setting too low a price & value upon a short Lease, and too high a price and esteem upon a long Lease, which is only for lack of Art. And perhaps men may be deceived herein, reasoning thus with themselves, If a man gives 7 years purchase for a Lease of 21 years, it is 7 years before he receives his principall money again, and then he hath but 14 years more for the increase thereof, and in all the 21 years he receives his money laid out but three times over: Whereas, a man giving 13 years purchase for a Lease of 100 years, though it be 13 years before he receive his principall in again, yet then he hath 87 years of clear profit, and in the whole 100 years, receives his money laid out almost eight times over.

But this reason deceives men in considering too much of the often return of the money, and too little of the length of the time. For he that hath a Lease
of

of 21 years, for seven years purchase; it is true, he can in that 21 years make but a threefold return of his money: but then after those 21 years, he may make such another bargain for 21 years more, and so return his money three times more. And so continuing to do, in 105 years he may return his principall laid out 15 times over, ten times whereof will be clear gains; whereas the other shall gain little more then halfe so much.

Thus you see, count which way you will, it is manifest there is a very great disproportion between the price of the long Lease, and the price of the short Lease, which ought not to be so. For what reason is there but that a man should have as good a penny-worth in a long Lease, as in a short one: And I suppose the intent both of buyer and seller is that it should be so: but all the fault lies in those false Rules and customs; and may all with much right and reason be amended by Act.

The truth therefore is, the short Lease is somewhat undervalued; but the long Lease

Lease is much more over-valued. For in the short Lease, the buyer hath after 13 in the hundred allowed him for the profit of his money ; whereas in the long Lease he hath not after 8 , which for Leases of Land, in these times, is a good penyworth, but for Leases of Houses, it is too dear.

But now by these Tables you may see that if a Lease of Land for 100 years, be worth 13 years purchase, then a Lease of 21 years (of the same Land) is worth above ten years purchase. On the other side , if the Lease of an house be worth but seven years purchase for 21 years, then it cannot be worth above eight years purchase for 100 years.

And thus Art like an equall Umpire between man and man, will declare the true value of any Lease for any time, so that one bargain shall not be too deare, and another too cheap, but each have a due proportion to the time of years; and so in this respect, there is no more advantage or profit in one kinde of Lease more then in another. But he that will not be ruled by Art, but will follow

follow these, or such like, false Rules, must (you see of necessity) either wrong himselfe or others, yea, and before he is aware, may wrong himselfe as soon as another, either in buying or selling such bargains.

Yet one word more in answer to this question. I say, that in some respects, a long Lease is better then a short one. For, provided that the bargain be a good penyworth, and that the Tenant have a sufficient stock to purchase a longer Lease; then I say, as a Free-hold is better esteemed then a Lease, so a long Lease is much better then a short Lease, which must perhaps be renewed twice or thrice in a mans life, and then may be in danger to have it taken over his head by an ill neighbour, or to be turned out by a froward Land-Lord.

There is another way of purchasing Land or Houses, by buying Lives therein, And this is the ordinary rule for it. One Life in any thing is accounted of equall worth to a Lease of seven years. Two Lives are worth as much as a Lease of

of 14 years. Three Lives are worth as much as a Lease of 21 years. And so still increasing by seven years for every Life.

But this way of reckoning seemes to me somewhat unequall, since one or two may live as long as eight or ten, why should there be so great a difference accounted? I confesse a mans life is very uncertain, and therefore I would wish any to take heed how they deale in such a way of purchasing: but yet considering on the one side, that by this means one is provided for as long as he lives, and when he is dead he need take no care: and on the other side, that if he be any thing young, or likely to live at all, he may live 20 or 30 years, what reason is there that the seller should be at so much hazard, as to venture 30 to 7 for a single Life?

Again, though two are better then one, *A threefold Cord is not easily broken*, yet it is not altogether so in mens lives, but many times three or four may die sooner then one, herein the buyer runs some hazard, which though with more reason
then

then the seller before, yet it is fit he should have some consideration for it.

Therefore in my minde it were more equall, if a single life were rated as a Lease of 12 years, and so for any more Lives to decrease one year of 12 for every Life. And so they will be worth, as in this little Table.

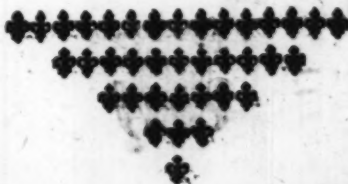
1		12
2		23
3		33
4		42
5		50
6	Lives are of equall worth to a Lease of these Years.	57
7		63
8		68
9		72
10		75
11		77
12		78

(19)

Thus much for these pre-considerations,
I shall now set the Tables before
you, shewing you the true va-
lue of any thing accord-
ing to these Rules
and Rates.

* *

A





— by the said Act to be

— of the said Act

— A

Table shewing the
true value of one pound
yearly Rent, to continue
any number of years un-
der 31, after the Rates of
5, 6, 8, 9, 10, and 12, in
the hundred, reckoning
Interest upon Interest.



1
2
3
4
5
6
7
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11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31

5.

	lib.	sh.	d.
1	0	19	0
2	1	17	2
3	2	14	5
4	3	10	11
5	4	6	7
6	5	1	6
7	5	15	9
8	6	9	3
9	7	2	2
10	7	14	3
11	8	6	2
12	8	17	3
13	9	7	11
14	9	18	0
15	10	7	7
16	10	16	9
17	11	5	6
18	11	11	10
19	12	1	9
20	12	9	3
21	12	16	3
22	13	3	13
23	13	9	10
24	13	16	00
25	14	1	11
26	14	7	6
27	14	12	11
28	14	18	00
29	15	2	10
30	15	7	5
31	15	12	00

6.

	lib.	sh.	d.
1	0	18	10
2	1	16	18
3	2	13	5
4	3	9	3
5	4	4	3
6	4	18	4
7	5	11	8
8	6	4	2
9	6	16	0
10	7	7	2
11	7	17	9
12	8	7	8
13	8	17	1
14	9	5	11
15	9	14	3
16	10	2	1
17	10	9	7
18	10	18	7
19	11	3	2
20	11	9	5
21	11	15	3
22	12	0	10
23	12	6	1
24	12	11	0
25	13	15	8
26	13	0	1
27	13	4	3
28	13	8	2
29	13	11	10
30	13	15	4
31	13	18	7

8.				9.			
lib.	sh.	d.		lib.	sh.	d.	
1	0	18	6	1	0	18	4
2	1	15	8	2	1	15	2
3	2	11	9	3	2	10	8
4	3	6	3	4	3	4	9
5	3	19	10	5	3	17	9
6	4	12	5	6	4	9	9
7	5	4	1	7	5	0	8
8	5	14	11	8	5	12	8
9	6	4	11	9	5	19	11
10	6	14	2	10	6	8	4
11	7	2	9	11	6	16	1
12	7	10	8	12	7	3	2
13	7	18	1	13	7	9	9
14	8	4	10	14	7	15	9
15	8	11	2	15	8	1	3
16	8	17	0	16	8	6	3
17	9	2	5	17	8	10	11
18	9	7	5	18	8	15	1
19	9	12	1	19	8	19	0
20	9	16	4	20	9	2	7
21	10	0	4	21	9	5	10
22	10	4	0	22	9	8	10
23	10	7	5	23	9	11	7
24	10	10	7	24	9	14	2
25	10	13	6	25	9	16	6
26	10	16	2	26	9	18	7
27	10	18	8	27	10	0	6
28	11	1	0	28	10	2	4
29	11	3	2	29	10	4	8
30	11	5	8	30	10	5	6
31	11	7	0	31	10	6	10

d.	I O.					I 2.			
	lib.	sh.	d.			lib.	sh.	d.	
4	1	0	18	2		1	0	17	10
2	2	1	14	8		2	1	13	10
8	3	2	9	8		3	2	8	0
9	4	3	3	4		4	3	10	9
9	5	3	15	9		5	3	12	1
9	6	4	7	1		6	4	2	3
8	7	4	18	4		7	4	11	3
8	8	5	6	8		8	4	19	4
11	9	5	15	2		9	5	6	6
4	10	6	2	10		10	5	13	0
1	11	6	9	9		11	5	18	9
2	12	6	16	3		12	6	3	10
9	13	7	2	0		13	6	8	3
9	14	7	7	4		14	6	12	6
3	15	7	12	1		15	6	16	2
3	16	7	16	5		16	6	19	5
11	17	8	0	5		17	7	2	4
1	18	8	4	0		18	7	4	11
0	19	8	7	3		19	7	7	3
7	20	8	10	3		20	7	9	4
10	21	8	12	11		21	7	11	2
10	22	8	15	5		22	7	12	10
7	23	8	17	7		23	7	14	4
2	24	8	19	8		24	7	15	8
6	25	9	1	6		25	7	16	10
7	26	9	3	2		26	7	17	10
6	27	9	4	8		27	7	18	10
4	28	9	6	1		28	7	19	8
8	29	9	7	4		29	8	0	5
6	30	9	8	6		30	8	1	1
10	31	9	9	7		31	8	1	8

A Table shewing the true value of one pound yearly
rent to continue 100 years, by every 10th year, after
all these Rates, reckoning Interest upon Interest.

	5.		6.		8.		9.		10.	
	Lib.	sh. d	Lib.	sh. d	Lib.	sh. d	Lib.	sh. d	Lib.	sh. d
10	7.14.	3	7.	7.2	6.14.	2	6.	8.	4	6. 2.10
20	12.	9. 3	11.	9.5	9.16.	4	9.	2.	7	8.10. 3
30	15.	7. 5	13.15.	4	11.	5. 2	10.	5.	6	9. 8. 6
40	17.	2. 5	15.	0.8	11.18.	6	10.15.	2		9.15. 7
50	18.	5. 1	15.14.	6	12.	4. 0	10.17.	3		9.18. 4
60	18.18.	7	16.	3.3	12.	7. 6	11.	0.10		9.19. 4
70	19.	6.10	16.	7.8	12.	8.10	11.	1. 8		9.19. 9
80	19.11.11		16.10.2		12.	9. 6	11.	2. 0		9.19.11
90	19.15. 0		16.11.7		12.	9. 9	11.	2. 1		9.19.11

Having, according to the former observations, considered the nature of the thing you intend to buy, and so found out after what profit you may fitly lay out your money upon it, whether at 5, 6, 7, 8, 9, or 10 in the hundred, according to the certainty or uncertainty of the thing: then to cast up what the value of the purchase will be, according to that rate, you must do thus.

First, finde the rate of the gain you would have for your money at the head of the Table, and finde the years of the continuance of the Lease or Annuity on the side of the Table, and in that line under the foresaid rate, you shall finde what the purchase of one pound a year is worth, to continue the said number of years; by the which, with a little addition, you may finde the true value of any other prized yearly income, whether it be little or great.

As for Example.

What is a Lease of ten pounds yearly
value, to continue 21 years, worth in
ready

ready money, after the rate of six in the hundred, interest.

By the Table you see that one pound a year to continue 21 years, after the said rate of six for the hundred, is worth 11 pound, 15 shillings, 3 pence. So then 10 pound a year is worth ten times as much, which may be thus easily found.

Ten times 11 pound is	110 00. 00
Ten times 15 shillings is	007 10 00
Ten times 3 pence is	000 02 06

In all

117 12 06

The like you may do by any other prized Annuity for any other time, and at any other rate of profit for your money, as the nature of the thing requires. And this way you shall finde very exact, and with a little practise very easie.

But because men usually reckon bargains of this nature by the yearly revenue of the thing, and use to say, such a thing is worth so many years purchase; this may also plainly and truly be done by the foresaid Tables : and though this way

way cannot be so exact as the other, yet for custome-sake take it thus.

The Tables are exactly cast up for one pound yearly revenue, at each of said rates, so that in the summes set down therein, for every pound or 10 shillings you must reckon so many years purchase; for ten shillings, half a years purchase, for five shillings, a quarter of a years purchase; and so for any any summe under, proportionally.

Thus in the former example, you found that one pound, to continue 21 years, was worth 11 pound, 15 shillings, 3 pence, that is, 11 years purchase, and about three quarters of a years purchase, after which manner reckoning the ten pound yearly revenue. So,

Eleven times 10 pound is 110 00 00
And 3 quarters of 10 pound is 007 10 00

In all 117 10 00

Which is somewhat less then the former; because this way you cannot (as I said) reckon so exactly without

some more trouble : for the Table shews you 11 pound, 15 shillings, 3 pence; and this way it is reckoned, as if it were but 11 pound, 15 shillings.

There is another very necessary question easily resolved by these Tables, and that is, when any one doth ask of you such a summe of money, or so many years purchase for a parcel of land, lease, or house, to know what profit he allows you for your money.

As now, Suppose you may have a lease of an house for 21 years, for eight years and an halfe purchase, what profit will your money yield you ?

For this purpose ; first, you must finde the number of years in the sides of the Table, and look there in that Line for the said summe demanded, or the neerest you can finde to it, then at the head of that column, at the top of the Table you shall finde the rate of the profit which your money brings you in.

Thus, if according to this example, you look for eight yeers and an halfe purchase, that is 8 pounds, 10 shillings in the line of 21 years, you shall finde
in

in the last column of the Table, 8 pounds, 12 shillings, 11 pence, which is the neereſt ſumme to that you look for; and at the head of this column you ſhall finde, your money brings you in by this bargain 10 in the hundred, profit.

All this which hath been ſpoken of purchaſing of Leaſes, you may apply to Fines for the abatement of a greater or leſſer part of the rent of any thing.

Thus, if a Tenant would have 5 or 10 pounds abated in his yearly rent, it may be reckoned worth ſo many years purchaſe as the Table ſhews for.

But now ſuppoſe a Landlord demand 100 pound fine for the Leaſe of an houſe for 21 years, beſides the yearly rent. I would know how much yearly rent this 100 pound doth countervalue, after the rate of 10 in the hundred.

In this caſe, you muſt take the ſumme ſet down in the Tables, which for this example is 8 pounds, 12 ſhillings, 11 pence, and finde how many times it is contained in 100 pounds, for ſo many pounds of yearly Rent it countervalue.

Now any one may make a shift to do his after a grosse manner; but if you will do it exactly, have recourse to the Table of Reduction following, and thereby reduce the summe into tenths of pounds.

Thus the said 8 pounds, 12 shillings, 11 pence reduced, is 8 pound, 645833; with this divide the price of your Fine, adding some cyphers thereto, if need shall be. So in this example, the Fine being 100 pound, you shall finde 11 pound 566, that is, 11 pounds, 11 shillings, 4 pence; and so much yearly Rent doth 100 pound Fine countervalue at the rate of ten pound in the hundred for 11 years.

And thus you may do by the two former Tables for any time under an hundred years; onely take notice that in the latter Table it proceeds by tens of years; the intermediate yeares being not often to be used, and by reason of the small difference which would be in some of them; (which, if need be, by proportion may be supplied;) they would also have required much paines
in

in the calculating, and taken up somewhat too much of my paper allowed for this discourse.

Lastly, you may see by the latter end of these Tables, that in the buying of free simples at 20 years purchase, you make but 5 in the hundred profit of your money, At 16 years and two thirds purchase, you make 6 in the hundred profit. At 12 years and a halfe purchase, 8 pounds. At 11 years and half a quarter, 9 pounds. At 10 years purchase, your money yields you 10 in the hundred profit.

Of Reversions.

THUS much for buying any thing which is presently to be possessed.

There are other kinde of purchases in Reversion, when the thing yields no profit for the present, till some considerable term of years be passed.

And in these bargains you must also look first into the quality of the thing,

and the certainty thereof; and accordingly seek out the value thereof at a greater or lesser rate of Interest.

And to this purpose there might be Tables set down, shewing the true value of one pound in Reversion after any number of years. But I suppose this needlesse, because it is included in the former Tables, and may easily be extracted out of them: for if you take the summe set down in the Tables, against the years of Reversion desired, and subtract the summe next above it, from it, the difference will shew you the true value of 20 shillings so many yeares to come afterward.

Thus if you would know, what 20 shillings is worth 21 years hence, after the rate of money now, which is six in the hundred.

Here the years of Reversion being 21, and the rate of the Interest six in the hundred, you shall finde in that column against 21 years, 11 pounds, 15 shillings 3 pence, and in the line above it, 11 pounds, 9 shillings, 5 pence, which subtracted out of the former, there remains
5 shillings

5 shillings, 10 pence, which is the true value of 20 sh. 21 years hence.

And thus you may do at any other rate, and for any number of years to 31, by the first of the Tables. But because the second Table proceeding by ten years will not do the like; therefore, I have made this little Table, which in a generall way, shewes both the increase and decrease of twenty shillings principall, after any number of years, which Table is so plain, that, I hope, it needs neither Demonstration nor Example.

The increase of 20 Shillin. Principall.		A Table of Reversions.						The decrease of twenty Shillings.		
Pounds		Rate of the Interest.						In. d. q		
		Number of years.								
		5	6	8	10	12				
2	15	12	9	7	6	10	0	0	0	0
4	30	24	18	15	12	5	0	0	0	0
8	45	36	27	22	18	2	0	6	0	0
16	60	48	36	30	24	1	0	3	0	0
32	75	60	45	37	30	0	0	7	0	2
64	90	72	54	45	36	0	0	3	0	3
128	105	84	63	54	42	0	0	2	0	0
256	120	96	72	60	48	0	0	1	0	0
512	135	108	81	67	54	0	0	0	0	2
1024	150	120	90	75	60	0	0	0	0	2

And having either of these wayes found the value of one pound, you may by addition, finde the value of ten or twenty pounds or any other summe for the like time; which subtracted out of the full worth of the thing, will give you the price of the Reversion thereof.

Yet because this way is somewhat troublesome, and may much deceive you in regard of the different value of Land, Money and Leases, I suppose this to be the plainer and the better way.

First, if you are to purchase the Reversion of a piece of Land, consider how many years purchase the Land is worth, if it were presently to be possessed, which is about 20 years purchase, for which account 20 pound.

Then look in the Table under the rate of six in the hundred, (which is the rate fittest for Leases of Land) how much the years, for which it is engaged, comes to.

Now subtract this out of the other, and the remaining summe will give you the value of the purchase, accounting
the

the pounds for years, and the shillings and pence for parts of a year.

Thus for example, any piece of Land being worth 20 years purchase being engaged by Lease, or otherwise, for 21 years, the Reversion will be worth eight years and a quarters purchase.

For the full value of it is	20 00 00
The Lease of 21 years at six	} 11 15 03
in the hundred, comes to	
which subtracted, shews	08 04 09

That is, eight yeares, and almost a quarter of a years purchase.

The like course you must take in the purchasing the Reversion of houses. First, account their full value, and then subtract the worth of the years for which they are engaged at rates according to their goodnesse.

Thus reckoning a good new built house to be worth ten years purchase, the reversion thereof after 21 years will be worth about one year, and a quarter, and half a quarters purchase.

	li.	sh.	d.
For the full value being	10	00	00
The lease of 21 years at ten	}	08	12
in the hundred comes to			
which subtracted, shews;	01	07	01

Many are the cases which might be laid down concerning these things, but I shall only add this one, which often comes into practice.

A Tenant hath some term of years in a Lease, and either he or his Landlord desires to have his years increased.

To finde the true worth of such a bargain, you need onely finde out by the Tables the true value of the whole number of years desired. Then finde out likewise the true value of the lesser number of years; that the Tenant hath already. Lastly, subtract the one from the other, and the remainder shews how many years purchase the thing is worth.

Thus a Lease of Land for 60 years, wherein the Tenant hath already a Lease of 21 years, is worth about 4 years and a half purchase.

	li.	sh.	d.
For the whole 60 yeares, at 6 per Cent. is	16	03	03
The 21 yeares at the same rate of 6 per Cent. is	11	15	03
which substracted, rest	04	08	00

In like manner, a Lease for 60 years, wherein a Tenant hath 21 years already, is worth one year and a quarters purchase, and somewhat more.

	li.	sh.	d.
For 60 years after ten in the hundred, is worth	09	19	04
And 21 yeares at the same rate, is worth	08	12	11
which substracted, leave,	01	06	05

That is, about one year, and one quarter of a years purchase: so that let the house be of what yearly Rent it will, the Lease will be worth one year, and a quarter of a years purchase, and about a month over.

The like you may do for any other number of years. But yet let me tell you, that howsoever some men may esteem

steem of a long Lease, yet in things of this nature, a Lease of 100 years is worth very little more then a Lease of 60 years; and a Lease of 60 years is worth but half a years purchase more then a Lease of 31 years.

This is plainly manifest by the former Tables, which shew, that after the rate of ten in the hundred, the price of one pound to continue one & twenty years, is worth 8 pounds, 12 shillings, 11 pence, and the like for 31 years, is worth 9 pounds, 9 shillings, 7 pence; yet the like to continue 60 years, is worth but 9 pounds, 19 shillings, 4 pence; and for 100 years, is not full 10 pounds.

But you will say, this is very strange, and few men think so.

I grant it: but the reason is for want of due consideration: for since all men yield to the one, they cannot in reason deny the other. If a Lease of 31 years cannot be worth above 2 years and an half purchase, then it must necessarily follow, that a Lease of 100 years cannot be worth above 10 years purchase: for there is no reason but that the same
rate

rate of profit should be allowed in the long lease, as in the short one; otherwise, men had better take short Leases, as was before observed.

The reason hereof is, because men do not consider the profit which their money may yield them in so many years. For though it be not allowed to take ten in the hundred yearly for money; yet those who have any employment for their money otherwayes, may very well make at least ten in the hundred of it; and after this reckoning, one pound in 60 years will come to 300 pounds, and in 100 years to 13781 pounds; and on the other side, the Reversion of one pound 60 years hence, at this rate, is not worth a penny, and 100 years hence is not worth the fourteenth part of a farthing.

But you will perhaps then say, that it is too cheap to let short Leases of houses after this rate.

To this I answer, that this is the utmost value that can be set upon them; for whereas men formerly accounted a Lease of 21 years to be worth but seven years.

years purchase; by this account it will be worth eight years and an half. And if we consider well the casualties, which things of this nature are subject to, I think no man will judge them to be better worth.

For houses are such things which are subject to hurt and damage from all the four Elements.

As first from the Air, they are continually weather-beaten; and sometimes, by extraordinary windes and tempests, much rent and torne; so that in a short time they run to decay, if they be not continually kept in good repair.

Secondly, from the water likewise they receive continuall damage, even by the ordinary showers of rain, which are subject to soke in and rot, and spoil them, if not carefully prevented; and many times also extraordinary floods and inundations destroyes them in a moment.

Thirdly, though this destruction by water need not much be feared in many places; yet fire may be justly feared in all; which, if it once get the mastery,
is

is a mercilesse enemy; and this it doth too-too often, and is not to be prevented by all our own care and watchfulnesse, proceeding many times from the carelesnesse of a neighbour, or an idle servant.

Fourthly, the Earth it selfe, though it be their best friend, and for the most part upholds them; yet many times for the sins of the inhabitants, it trembles under them, throwes them down, or swallowes them up. By this meanes, whole Cities are sometimes destroyed in an instant: and though this seldome happens in our Island, yet in *Queen Elizabeths* dayes there were three of these Earthquakes; and though, blessed be God, they did no great hurt, yet some they did in this particular.

But passing by all these petty and extraordinary casualties, there is one more which, in my minde, is more to be considered then all the rest; and that especially, if a man buy an house not for his own use and habitation, but to let it out to others. And that is, that many times a man shall meet with an ill Tenant,
that

that will scarce pay his Rent; and sometimes it may stand empty without a Tenant, and so bring in no profit at all; and also hereby it runs speedily to ruine. And this case is so much the more considerable, because it is so ordinary.

All these things, though men do what they can to prevent them, and shift them off from themselves by Fines and Leases; yet they must needs fall either upon the Landlord or the Tenant, and many times fall heavy enough upon both.

Now all this (and much more which might be said) considered, men had need to be cartfull to see that they have some considerable profit for their money which I hope by this you will yield, cannot be lesse then ten in the hundred, as aforesaid. And though this profit may seem to be extraordinary great, if the time be any thing long; yet it bears but a true and equall proportion to that very profit which all men account reasonable for a shorter time.

And now since none of these bargains can

can be made without respect had to these or such like Tables of Interest or Usury, wherein there must respect be had not onely to simple Use, but to Use upon Use; I hope I may without offence to any speak a word or two in the defence of Usury.

The Argument I shall use is onely this. That if it be not onely lawfull, but necessary, to give and take Use upon Use; then at least it may be lawfull, though not necessary, to give or take moderate simple Use, according to the allowance of the times.

That it is not onely lawfull, but necessary, to take or give Use upon Use, is plainly manifest in all these kinde of bargains, which cannot be made any other way. Now the necessity of these bargains is manifest every day, and the lawfulnessse of them cannot be questioned, being so plainly allowed in the Word of God.

But you will say, these bargains cannot come within the compasse of Usury, because the buyer herein stands to all hazards.

I answer, that either his hazard is very little, or for all hazards he is allowed a sufficient recompence; so that for the most part he is upon a surer way of gain than the other; and his gain in casual things is so much overplus, that a man may with good profit take up money at Interest to buy the bargains.

But you will say, this kinde of Usury hath not onely been condemned by the most part of the best of men, but by God himselfe is expressly forbidden, and many curses and blessings pronounced by him in his Word to the keepers and breakers of this very law.

If this be so, the matter is not to be disputed, but upon survey of the sacred Statutes, I cannot finde them so strict and severe in this particular.

The chief law declared by God himselfe against Usury, is that in the 23 of Deuteronomy, verse 19. *Thou shalt not lend upon Usury to thy brother, Usury of maney, Usury of victuals, Usury of any thing that is lent upon Usury.* Upon the breaking and keeping this law depends all the other promises and threats in the

Scri-

Scripture : therefore this place being cleared, all other Scriptures relating hereunto, will also be answered.

Now this at the first view seemes to be a generall law, forbidding all kinde of Usury. But I answer first, the outmost extent of this law, is that one Israelite might not lend upon Usury to another Israelite. For in the very next verse they are permitted to lend upon Usury unto strangers, *verse 20. Unto a stranger thou mayest lend upon Usury, but unto thy brother thou mayest not lend upon Usury.* And I see no reason to understand by these strangers such whom they might oppress and destroy, as some would interpret it, since God gave them so many Items and Commands to be kinde to strangers. And how dear it cost the Family of Saul and the whole Kingdome of Israel to do otherwise, you may read in the Book of *Samuel*, 21 Chap.

Again secondly, this generall law of Usury to their brethren seemes to be restrained to their poor brethren in the 25 of *Leviticus*, 35, 36, 37 verses, *Exod.* 22, 25. so that it chiefly and principally,

not wholly and absolutely belongs to them.

Thirdly, I see no reason, why this politick law belonging to the *Jews*, and fitted to their condit^on, place, and times, should take so fast hold of us, as some would make it especially considering the many other lawes of this nature, which are not pressed upon us by these men. As their buying of Lands, which were all to return to the old posterity in the year of *Jubile*, in *Leviticus* 25. And that law of freedome from debts every seventh year, *Dent.* 15. 1, 2, 3, 4. which is parallel to this of *Usury* in all respects. For first, it is laid down generally in *verse* 1, 2. *Every Creditor that lendeth ought unto his neighbour, shall release it in the seventh year.* Secondly, Notwithstanding this, it is permitted to demand it of strangers in the 3 *Verse*. Thirdly, it is permitted to take it of the rich brother in the 4 *Verse*, *Save when there shall be no poor among you.* So that the force of these Lawes, and the equiry thereof, is to keepe them and us onely from oppression of the poor. And from hence

hence our law may be derived, that a Book-debt, without bill or bond, cannot be recovered after seven years. Yet I hope no man will say, that in point of equity and conscience he is discharged from the payment thereof, if he hath wherewith to pay it; neither that his Creditour doth offend either against Gods law or mans, in requiring and receiving of him.

Fourthly, that this law against Usury was onely fitted to the state of the *Jews*, may be plain from the things forbidden to take Usury upon, which was victuals, and other things as well as money. So that there being few Merchants and Trades-men amongst them, Usury of money was very little necessary; and as for Usury of other things, it tended onely to the oppression of the poor. Who would not spit in that mans face, and count him not worthy to live, that having corn lying in store by him, would not lend his neighbour a bushell or two till his Harvest was reaped, a moneth or two after, without half a bushell for the use thereof? In such cases of common

men want and scarcity; it is not onely the duty of private men in charity to lend (if not give) to their poor neighbours, but the publick Magistrate ought to look to it, that there be no such wicked men as hoard and hide their corn: nay more then this, in case of extreame want and famine, it may be lawfull and laudable for them to take the stores of corn into their own hands, and distribute them to every one, as need shall require.

And this was the reason that Usury was forbidden by many other States: viz. the *Greeks* and *Romans*; not because it was against the light of nature, but against the rules of policy. And though *Aristotle* saith, it is a monstrous thing for money to beget money, yet *Solomon* saith, *Money answereth all things*, Eccl. 10. 19. and is the fittest thing of all others to be employed in Merchandize, and put out to Use.

In these times and places therefore, wherein there are many have so great stocks of money, which they have no way to employ; and others have wayes

to employ money to profit, but want it; there may very well (and fitly be a mutual and reciprocal advantage to both, by a moderate Interest upon money; which I hope I have plainly shewed to be allowed by the Laws of God, and is permitted by the lawes of the most civil and well ordered Countreys.

Yet I would have no man hereby harden his heart against his poor neighbour: & withhold his hand from lending freely to him: nor to repine at the low rate of Interest allowed by the State, much lesse to sooth up himself in oppression or extortion. Let such know, though Usury be lawfull, yet it is scarce laudable. And if any by their unjust courses herein exceed the lawfull bounds, they deserve to finde no favour with men, however God deals with them.

In this case therefore I would have all men to take example by the Apostle Paul, 1 Cor. 10. 31. All things are lawfull for me, but all things are not expedient. This way may be expedient for some, which is not so for others. Our Saviour in the 23rd of Matthew, in the pa-

parable of the Talents, seemes to allow the idle servant, rather to have put his talent out to others to Usury, then to let it lie hid in the earth; (though they deserved most commendation that traded & gain'd therewith themselves.) So then for young Orphans, Widdows, and old people, who cannot so well deal in the world for themselves, this way is not onely lawfull but expedient. And for such it is that I plead, who cannot so well speak for themselves: As for others, who out of an idle and covetous minde, would by this meanes live in the world like Drones in the hive, upon the sweat of others browes; I suppose, they are scarce able to answer sufficiently for the defence of themselves, and therefore would wish thee to take some other course.

And to this purpose there is one step higher, which they that will attain to perfection, must endeavour after. Some things you see are lawfull, some things are expedient, but some things are excellent. And these things we ought chiefly to follow. It may be lawfull for all, and it may be expedient for some, to

lend upon Usury; but it is excellent for all to lend without Usury, and that especially to the poor. There are three sorts of men, upon whom we may lay out our money upon a different account. To the rich we may lend upon Usury, for our own sake: to our brethren and friends we ought to lend freely, for their sakes: to the poor we ought to give freely, for Gods sake. He that with an holy wisdom thus shares out his estate, to these three sorts of persons, deserves not the black brand of an Usurer, but shall receive praise and profit both of God and men.

But the cries of the poor, will be very loud against those men, who, notwithstanding the lawes of God and men to the contrary, do use such extortion and oppression to the poorer sort of people, as to make them pay not onely 6, 8, or 10, but 20, 30, or 40 in the hundred; and yet have such shifts, as not to come within the danger of the lawes of men. Such men as these are justly odious, and may expect, that all the curses and reproaches against this sin, will fully and spee-

Speedily fall upon them, except God give them grace to repent of it, and in some good sort to make restitution.

To remedie this evill, it hath been the custome of some Cities beyond the Sea, (and the endeavours of some honest men to effect the like in this) to have publick bankes of money for charitable uses, out of which the poor might at any time upon a sufficient pawn, borrow any small summe of money, and yet pay very little for Interest or charges; but onely so much as needs must be allowed towards the mainteining of some few Officers to dispose thereof.

Ten or twenty thousand pound in such a banke, might be a great relief to thirty or forty thousand poor folkes within the compasse of a year; and though they paid but after the rate of five in the hundred, yet they who laid in the monneys into the banke, might receive 4 of it, and the rest go to the Officers for writing the bills, and delivering out the money and goods, which would be a great help to the poor, who are now forced to pay to their brokers after the rate

D ;

of

of 30 or 40 pounds in the hundred; and little or no hinderance to those well-minded persons, who should put in money to be thus employed, since they might receive within twenty or forty shillings a year as much as their money will yield them in the purchase of land; or letting it out to Interest to others.

But I fear in these unsetled and troublesome times; this will hardly be effected; and which is worse, much money that hath been given to Halls and publique places for the benefit of poor men, and young beginners; is now lost or spent, or converted to other uses, which is an high offence against God, an injury both to the dead and to the living, and an ignominy to themselves.

And therefore, that men may the better take heed to themselves, both in giving and taking of the lawfull Interest, I have here added this Table of Interest after the rate of six in the hundred, being the rate appointed by the State for these present times.



A New and Exact
Table of Interest, shewing the
true Interest due upon any
Summe of Money for any
time, at the Rate of
6 per Centum.

FOR the more exactnesse in this Table, in every Columnne the money is reckoned not only in pounds, shillings and pence, (which is ordinary) but each peny is divided into an hundred parts, which though it may seeme somewhat strange at first, yet they are easily then reckoned into farthings, which are more usuall with us. For twen'y five, which is a quarter of an hundred, make

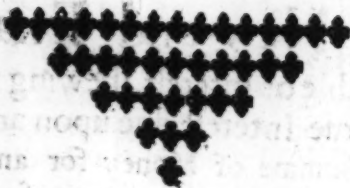
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one

(56)

one farthing; fifty of these parts are an half-penny; and seventy five are three farthings.

(This considered, there will be I hope no difficulty in the Table.



A Table of Interest at 6 per Centum.

		1 moneths				2 moneths				3 moneths			
		li.	sh.	d.	c.	li.	sh.	d.	c.	li.	sh.	d.	c.
<i>Shillings.</i>	1	0	0	0	6	0	0	0	12	0	0	0	18
	2	0	0	0	12	0	0	0	24	0	0	0	36
	3	0	0	0	18	0	0	0	36	0	0	0	54
	4	0	0	0	24	0	0	0	48	0	0	0	72
	5	0	0	0	30	0	0	0	60	0	0	0	90
	6	0	0	0	36	0	0	0	72	0	0	1	8
	7	0	0	0	42	0	0	0	84	0	0	1	26
	8	0	0	0	48	0	0	0	96	0	0	1	44
	9	0	0	0	54	0	0	1	8	0	0	1	62
	10	0	0	0	60	0	0	1	20	0	0	1	80
<i>Pounds.</i>	1	0	0	1	20	0	0	2	40	0	3	60	
	2	0	0	2	40	0	0	4	80	0	7	20	
	3	0	0	3	60	0	0	7	20	0	10	80	
	4	0	0	4	80	0	0	9	60	0	1	2	40
	5	0	0	6	00	0	1	0	00	0	1	6	00
	6	0	0	7	20	0	1	2	40	0	1	9	60
	7	0	0	8	40	0	1	4	80	0	2	1	20
	8	0	0	9	60	0	1	7	20	0	2	4	80
	9	0	0	10	80	0	1	9	60	0	2	8	40
	10	0	1	0	00	0	2	0	00	0	3	0	00
	20	0	2	0	00	0	4	0	00	0	6	0	00
	30	0	3	0	00	0	6	0	00	0	9	0	00
	40	0	4	0	00	0	8	0	00	0	12	0	00
	50	0	5	0	00	0	10	0	00	0	15	0	00
	60	0	6	0	00	0	12	0	00	0	18	0	00
	70	0	7	0	00	0	14	0	00	0	1	0	00
	80	0	8	0	00	0	16	0	00	0	1	4	00
	90	0	9	0	00	0	18	0	00	0	1	7	00
	100	0	10	0	00	0	1	0	00	0	1	10	00
	200	1	0	0	00	0	0	0	00	0	0	0	00

A Table of Interest at 6 per Centum.

		6 months				9 months				12 months			
		li.	sh.	d.	c.	li.	sh.	d.	c.	li.	sh.	d.	c.
<i>Shillings.</i>	1	0	0	0	36	0	0	0	54	0	0	0	72
	2	0	0	0	72	0	0	1	8	0	0	1	44
	3	0	0	1	80	0	0	1	62	0	0	2	16
	4	0	0	1	44	0	0	2	16	0	0	2	88
	5	0	0	1	80	0	0	2	70	0	0	3	60
	6	0	0	2	160	0	0	3	24	0	0	4	32
	7	0	0	2	520	0	0	3	78	0	0	5	4
	8	0	0	2	880	0	0	4	32	0	0	5	76
	9	0	0	3	240	0	0	4	86	0	0	6	48
	10	0	0	3	600	0	0	5	40	0	0	7	20
<i>Pounds.</i>	1	0	0	7	200	0	10	800	0	1	2	400	0
	2	0	1	2	400	0	1	9	600	0	2	4	800
	3	0	1	9	600	0	2	8	400	0	3	7	200
	4	0	2	4	800	0	3	7	200	0	4	9	600
	5	0	3	0	000	0	4	6	000	0	6	0	000
	6	0	3	7	200	0	5	4	800	0	7	2	400
	7	0	4	2	400	0	6	3	600	0	8	4	800
	8	0	4	9	600	0	7	2	400	0	9	7	200
	9	0	5	4	800	0	8	1	200	0	10	9	600
	10	0	6	0	000	0	9	0	000	0	12	0	000
	20	0	12	0	000	0	18	0	000	0	1	4	000
	30	0	18	0	000	0	1	7	000	0	1	16	000
	40	1	4	0	000	0	18	0	000	0	2	8	000
	50	1	10	0	000	0	5	0	000	0	3	0	000
	60	1	16	0	000	0	14	0	000	0	3	12	000
	70	2	2	0	000	0	3	0	000	0	4	4	000
	80	2	8	0	000	0	12	0	000	0	4	16	000
	90	2	14	0	000	0	4	1	000	0	5	8	000
	100	3	0	0	000	0	10	0	000	0	6	0	000
	200	6	0	0	000	0	0	0	000	0	12	0	000

um.

moneth

h. d. c.

0 72

1 44

2 16

3 88

4 60

5 32

6 4

7 76

8 48

9 20

10 40

11 80

12 20

13 60

14 0

15 40

16 80

17 20

18 60

19 0

20 0

21 0

22 0

23 0

24 0

25 0

26 0

27 0

28 0

29 0

30 0

31 0

32 0

33 0



The use of the Table.

NOW to finde the Interest of any summe of money for any time, by this Table : first, look the summe of money on the side of the Table ; then finde the time required at the head of the Table ; and in the square meeting of these two, you shall finde the Interest thereof. Onely note, if you cannot finde your summe of money, or the time all at once ; you must take it at two or three times ; and so adde them together.

Thus the Interest of 146 pounds for six moneths will be found thus.

100 pounds for 6 moneths is	3	8	0
40 pounds for 6 moneths is	1	5	0
6 pounds for 6 moneths is	0	3	6

In all 5 6 3 6

Which

Which is 4 pounds, 7 shillings, 7 pence, and 20 hundred parts of a penny, that is, almost a farthing, as I noted before.

Some Critick may think to object against all these Tables, because they make no abatement for the time less than a year, considering that the interest being received at the half years end, will yield some profit for the other half year, and so a man shall take more then the rate allowed for Interest.

But the Law herein looks upon a year, as the fittest measure of time to regulate the Interest by, and the intent of the Law, is to restrain the grosser abuses of Extortioners, and not to look upon such niceties, which cannot be well avoided, unless the payment be made only at the years end. And custome in this case is as good as a Comment upon this Law; for most bonds of this nature, are made to be paid at six moneths, & the full half of the whole years interest allowed; which would never have been used so long time if it had been thought any breach of the Statute.

All this while I have made things as plain as I could to the meanest capacity. But now some who are better learned, may desire to know, how these Tables of Interest upon Interest are framed.

The plainest and best way to make these Tables is to finde certain numbers in continual proportion decreasing, according to the rate of the Interest propounded, which Numbers may shew the true worth of one pound principal at the end of any number of yeers. And then by addition of all these numbers one to the other, the fore-said Table of Purchases from year to year is produced, which because they come out all in *Decimalls* of pounds, you may afterward reduce into pounds, shillings, and pence.

Thus let the rate of the Interest propounded by 6 in the 100; these numbers will be thus found.

As 106 li. : to 100 :: 1 li. : to 0,943396

You may increase these fractions as far as you will for the more exactness. And thus much is 1 pound worth at the end of one year. There--

Then for the second year, as 106 to 100, so, 943396 to, 889996, which is the worth of one pound at the end of two years, so these two added together make 1,833392, which is the worth of one pound Annuity to continue two years.

So again do for the third year.

As 106 to 100; so, 889996 to, 839619, which added to the former makes 2,673011, which is the value of three years.

And so you must do for every other year, as long as you make your Table for.

As you may see by this short Table of 7 years for 6 in the hundred.

The decrease or worth of the Reversion.	The worth of the Purchase by Ad- dition.
1 943396	0,943396
2 889996	1,833391
3 899619	2,673011
4 792093	3,465104
5 747258	4,212361
6 704960	4,917322
7 665057	5,582379

Thus

Thus there is nothing difficult, but only the reducing of these numbers into the more known value of pounds, shillings, and pence, which may be performed by this Table.

Shillings	Shillings	Pence	farthing
19	950000	9	458333
18	900000	8	416667
17	850000	7	375000
16	800000	6	333333
15	750000	5	291667
14	700000	4	250000
13	650000	3	208333
12	600000	2	166667
11	550000	1	125000
10	500000		083333
			041667

Yet because this way is very tedious, and subject to error, by reason of the many divisions and additions, if there be not great care had therein, and one fault herein may produce many; those who have skill in the use of Logarithms may thereby finde out the true value of any thing for any number of years, without

without respect had to the former years, which will be a shorter way, and serve as a proof to the Tables, in case of any doubt.

As now for example.

Let it be required to know the true value of a Lease of land to continue seven years after the rate of six in the hundred

First, take the Logarithme of 100, from the Logarithme of 100 and the rate of Interest added together, which in this example is 106.

Secondly, multiply this Logarithme by the number of years; which in this example is 7.

Thirdly, divide 100 by the rate of the Interest, which is 6, and it will produce 16,6667; then take the Logarithme hereof, and adde it to the former Logarithme, the product whereof will yield the Logarithm of the Arerages with the said summe for that time.

Fourthly, finde out the true number of these Arerages, and out of them subtract the proportionall part of 100 before found,

found, according to the rate of the Interest; so you shall have the bare Arerages for that proportionall part.

Lastly, take the Logarithme of these last Arerages, and subtract from them the Logarithm found by the Multiplication of the years (in the Second rule) so you shall have the Logarithme of the true value of these Arerages in ready money; the true number whereof being found out and reduced into pounds, shillings, and pence, may be used as any number in the Tables.

106 Logar.

(66)

108 Logarithme 0,0213058

100 Logarithme 2,0000000

Rest by Subtraction 0,0253058

which multiplied by 7

Comes to 0,1771406

16,6667 Logarithme add. 1,2218487

Yields 1,3989893

This is the Logarithme of

15,06089

From which 16,6667 subtracted

Rests 08,393818

8,393818 Logarithme 0,9239595

Logarithme by Multiplicat.

of years subtracted

Rests 0,7468189

Which is the Logarithme of 5,582379,

as in the little Table aforesaid; which

reduced, is 5 pounds, 11 shillings, 7

pence, three farthings, and somewhat

more,

more which I have set down in my Table, 6 pence, 12 pence, 18 pence, 24 pence, not accounting any Fractions under a penny.

Geometrical Observations

Although I am come to the end of my first intended Discourse; yet there are many other things which might be added hereunto, which are not altogether impertinent. Give me leave to add a few of them, which I count most usefull and practicall for most men.

And in the first place, take these Geometrical observations.

As for the first, it is to be observed, that the Earth is not perfectly round, but is flattened at the poles, and enlarged at the Equator. This is evident from the observation of the stars, and from the measurement of the Earth. The Earth is also covered with mountains and valleys, which make it uneven. This is evident from the observation of the Earth, and from the measurement of the Earth. The Earth is also covered with water, which makes it uneven. This is evident from the observation of the Earth, and from the measurement of the Earth.





Geometrical Observations.

*To measure things which are measured
only by their lengths.*

Three barley corns laid end to end make one inch, 12 Inches make a Foot, 3 Foot a Yard, being the measure used in most English commodities. As for the El, though it be commonly used among us, yet the Statute takes little or no notice of it, it being a foreign measure, and used about foreign commodities ; this is equall to five quarters of our yard.

Again, in great measures.

Sixteen foot and an half make a Pole, Perch, or Rod to measure land with. Fourty Poles in length make a Furlong; eight Furlongs are a mile. So that in a measured mile there are 320 poles, 1760 yards, 5280 feet; but commonly the miles are longer.

To

To measure things which have length and breadth, as Board, Glasse, Pavements, or Land.

These things are all measured after the same way; onely there is a difference in the measure by which they are measured. For Board and Glasse are measured by the foot; Wainscot and Pavement, by the yard; and Land, by the Pole.

Now in measuring any of these, an Inch, Foot, Yard, or Pole is not onely so much in length, but so much in breadth too, or so much square; or if it lacks of it one way, it must be made up the other way. So that

144 square Inches make one foot.

72 square Inches make half a foot.

36 square Inches, a quarter of a foot.

So in measuring of Land,

One Acre contains 160

Half an Acre contains 80

A quarter, or 1 Rood, 40

} square Poles.

Now to measure any thing after this manner

manner, you must consider of what form or fashion it is of, and accordingly there are severall rules.

First, if it be a Square, whether it be of equall sides, or longer one way then another, as usually boards are; You must measure the length and the breadth, and multiply them one by another, and divide that by its proper Division; and the Quotient, with the remainder, will shew the content by the Yard, and the Pole.

Now in measuring any of these, as Inch, Foot, Yard, or Pole is not only to much in length, but to much in breadth; or 12 inches square; or 12 facks of it one way, it must be made up the

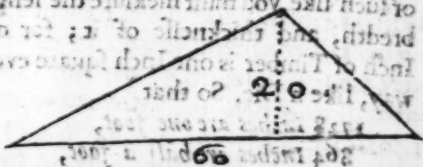
Thus for Example. Suppose a Board to be 10 Inches in breadth, and 5 foot, or 60 Inches long: multiply 60 by 10, and it yields 600, which divided by 144, the Inches which are in one foot; the Quotient will be 4, that is, four feet; and the remainder is 34 Inches, which is very neer a quarter of a foot.

In like manner, suppose a long square piece of land to be 10 Poles broad, and
60 Poles

60 Poles long; these two multiplied together, yield 600; which divided by 160, the Poles which are in one Acre, the Quotient will be 3, that is, 3 Acres; and the remainder is 120 Poles, that is, three quarters of an Acre more.

Note, if the board or land of this form be narrower at one end then at the other; you may measure the breadth, in the middle of it.

Secondly, To measure a Triangular or three sided piece of land. First, observe which is the longest side, and then measure how many Poles it is from the angle opposed to that side, by the nearest way you can, to that long side; and



multiply the half of the one by the whole of the other, and divide the product, as before; so you shall have the content of that piece of land. Thus,

sup-

suppose the longest side of a Triangle to be 60 Poles ; and the pricked line from the opposite angle to this side 20 Poles. Multiply 60 by 10, or multiply 20 by 30, the product will be 600, and so the content three Acres, and three quarters, as before.

All other pieces of Land (for the most part) you must first contrive them into Triangles, and then finde the contents of them severally, and adde them together. Thus a Figure of four sides, being not square, may be contrived into two Triangles; a Figure of five sides, into three; and six sides into four Triangles.

Of Solid Measures.

Thirdly, In measuring Timber, Stone, or such like, you must measure the length bredth, and thicknesse of it ; for one Inch of Timber is one Inch square every way, like a Die. So that

1728 Inches are one foot,

864 Inches are half a foot,

432 Inches, a quarter of a foot.

Now to measure a piece of squared Timber, whether it be square every way alike, or more thick then broad ; you must

must multiply the breadth of it by the thickness thereof; and then multiply this product by the length of the piece, and divide the product by 1728, which are the Inches in one foot; and so you shall see how many feet are in that piece of Timber. Thus, suppose a piece of Timber to be 24 Inches broad, and 18 Inches thick; these two multiplied, make 432; and this multiplied by the length of it, which suppose to be 120 Inches, the product will be 51840, which divided by 1728, the Inches in one foot, the Quotient will be 30; so there is just 30 feet in such a piece of Timber. Or else, multiply the breadth of the piece of Timber by the thickness thereof, and with this sum divide 1728 (which are the number of square Inches in one foot) and the Quotient will shew you, how many Inches in length will make a foot; and if any thing remain, it will be the Fraction, or part of an Inch.

Thus the said piece of Timber being 24 Inches broad, and 18 Inches thick; these two summes multiplied together,
E
make

make 432, with which divide the said 1728, and you shall have in your Quotient just 4 Inches; so that every four Inches in the length of this piece is a foot. And thus you may make a Table to serve for all breadths and thicknesses, by which you save much of the former labour in multiplying and dividing, and yet measure any piece of timber thereby very exactly.

To measure round timber, the common way is to take a quarter of the compass for the true square of it, which is erroneous: but the true way, is to multiply half the Diameter by the half of the compass of it, and then multiply this product by the length, and so divide it by 1728, as before. The diameter is the line cross, the midst of it, and if you cannot come to measure it at the end of the piece, you may finde it out by the Compass thus: as 22 is to 7, so is the Compass to the Diameter.

How to measure the height of a Tree as grows, or the height of an House, Steeple, or Towre.

If the Sun shine, hold any strait stick upright,

upright, (or if you have a Ruler, or staffe divided into any number of equal parts it is the better) and mark how far the shadow of it doth reach, and measure it by that staffe, for the same proportion that there is between the shadow of the staf, & the length of the staf, the like proportion there is between the shadow of the Tree, and the height of the Tree; so that if the shadow of the staffe be equall to the length of the staffe, the shadow of the Tree is also the height of the Tree; or if the shadow of the staffe be two or three times the length of the staffe; so is the shadow of the Tree, to the Tree. But if your staffe be divided into equall parts, you may work more exactly by the rule of proportion, thus. As the parts contained in the length of the shadow of the staffe, to the parts contained in the staffe; so the feet contained in the length of the shadow of the Tree, to the feet contained in the height of the Tree, or thing measured.

You may do this also, if the Sun do not shine, by a joynr Ruler, or the Car-

penters Square, or two straight sticks (for a need) thus. You must hold them so, that the one may be levell, and the other directly upright, and so look by the two corners of them to the top of the Tree; and then the proportion will hold: As the length of the level stick, is to the length of the upright stick; so is your distance from the Tree, to the heighth of the Tree: and so if you try by a joynt ruler, whose legs are both of one length, the distance from the Tree will be equal to the heighth of the Tree. Or if you try by a square, one of whose sides are as long again as the other, then your distance will be double to the heighth of the Tree. And if you do it by two sticks, you may set the crosse stick once, twice, or three times it's length from the end of the levell stick, and your distance from the Tree will be in like manner once, twice, or three times, the heighth of the Tree. But here note, that you thus measure onely so much of the heighth of the Tree, as is above the levell of your eye; and therefore you must add about five foot for the heighth of

of your eye from the ground. Also take notice, that in all these conclusions, the ground must be somewhat level and even.

Again, if it so fall out that you cannot come to the foot of the Tree you would measure, by reason of some moat or ditch. You may first finde out when you are once the height of the Tree distant from it, and then going backward in a right line, finde when you are twice the height of the Tree distant from it, and then measure the distance between these two places, and that is the height of the Tree or thing measured.

Thus also you may measure the breadth of any River which you cannot get over, observe two marks one right against the other; the one, on this side; and the other, on the other side of the River: then go from the mark on this side square-wise so far, that holding one stick or leg of the joynt ruler, right up on this side the river, you may by the two corners of the sticks see the mark on the other side of the river; and then if the sticks be both of one length, the

penters Square, or two straight sticks (for a need) thus. You must hold them so, that the one may be leuell, and the other directly upright, and so look by the two corners of them to the top of the Tree; and then the proportion will hold: As the length of the leuell stick, is to the length of the upright stick; so is your distance from the Tree, to the height of the Tree: and so if you try by a joynt ruler, whose legs are both of one length, the distance from the Tree will be equal to the height of the Tree. Or if you try by a square, one of whose sides are as long again as the other, then your distance will be double to the height of the Tree. And if you do it by two sticks, you may set the crosse stick once, twice, or three times it's length from the end of the leuell stick, and your distance from the Tree will be in like manner once, twice, or three times, the height of the Tree. But here note, that you thus measure onely so much of the height of the Tree, as is above the leuell of your eye; and therefore you must add about five foot for the height of

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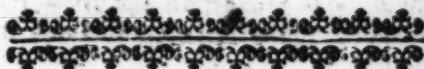
Again, if it so fall out that you cannot come to the foot of the Tree you would measure, by reason of some moat or ditch. You may first finde out when you are once the height of the Tree distant from it, and then going backward in a right line, finde when you are twice the height of the Tree distant from it, and then measure the distance between these two places, and that is the height of the Tree or thing measured.

Thus also you may measure the breadth of any River which you cannot get over, observe two marks one right against the other; the one, on this side; and the other, on the other side of the River: then go from the mark on this side square-wise so far, that holding one stick or leg of the joynt ruler, right upon this side the river, you may by the two corners of the sticks see the mark on the other side of the river; and then if the sticks be both of one length, the

River is so broad, as it is from your standing to the mark on this side the River.

Many other conclusions of this nature might be shewed, viz. the measuring of any round piece of Land, the measuring of Hills and Mountainous places, the measuring of Depths, the drawing of Plots, the conducting of waters, &c. both without or with Instruments, as you may see in Mr. Digge's *Pantometria*, and in the *Compleat Surveyor* lately published.

of



of Weights.

T Here are two sorts of weights used by us: The one is called Troy-weight, the other is Avoir-du-poiz, or over weight.

Troy Weight is thus ordered:

24 full grains of wheat, make a Penny-weight.

20 Penny-weight make an Ounce.

12 Ounces make a Pound.

By this Weight Silver, Gold and Bread, are weighed.

The worth of Gold.

		li. sh. d. q.
One Pound weight	} is worth {	40-0-4-0
One Ounce		3-6-8-0
One Penny-weight		0-3-4-0
One Grain		0-0-1-2
	E 4	This

This is the price of ordinary Gold,
 • Angel Gold is worth somewhat more,
 and Sovereign Gold somewhat lesse.

The worth of Silver.

		<i>li. sh. d. q.</i>
One pound weight	} is worth	3-0-0-0
One Ounce		0-5-0-0
One Penny-Weight		0-0-3-0
One Grain		0-0-0-0 $\frac{1}{2}$

In Aver-du-poiſ Weight,
 20 Grains make a Scruple.
 3 Scruples make a Drame.
 8 Drams make an Ounce.
 16 Ounces make a Pound.

But for the great Weights of this ſort
 ordinarily uſed,

The Hundred weight is 112 lib.

The halfe hundred 56 lib.

The Quarter 28 lib.

With theſe few Weights 1 lib. 2, 4, 7,
 14, 28, 56, you may weigh juſt an hun-
 dred, or any weight under.

*A Table of the Affize of Bread.
By Troy Weight.*

<i>Weight of a penny loaf.</i>							
White.				Wheat Houfho			
fh. d.	oz.	d.	oz. d.	oz.	d.	fh. d.	oz. d.
3 0	11	5	16 18	22	11 3	3	3
3 3	10	11	15 17	21	3 3	6	
3 6	9	19	14 18	19	18 3	9	
3 9	9	8	14 2	18	16 4	0	
4 0	8	18	13 7	17	16 4	3	
4 3	8	9	12 13	16	18 4	6	
4 6	8	1	12 1	16	2 4	9	
4 9	7	13	11 10	15	7 5	0	
5 0	7	7	11 0	14	14 5	3	
5 3	7	1	10 11	14	2 5	6	
5 6	6	15	10 3	13	10 5	9	
5 9	6	10	9 15	13	0 6	0	
6 0	6	5	9 8	12	10 6	3	
6 3	6	0	9 1	12	1 6	6	
6 6	5	16	8 15	11	13 6	9	
6 9	5	12	8 9	11	5 7	0	
7 0	5	9	8 2	10	14 7	3	
7 3	5	5	7 18	10	11 7	6	
7 6	5	2	7 13	10	8 7	9	
7 9	4	19	7 9	9	12 8	0	
8 0	4	16	7 5	9	13 8	3	
8 3	4	14	7 1	9	8 8	6	
8 6	4	11	6 17	9	2 8	9	
8 9	4	9	6 13	8	18 9	0	

Price of the Bushel of Wheat for
Fut. Town Bakers.

Price of the Bushel of Wheat for
Forreigners.

*A Table of the Affixe of Bread.
By Mvoir-du-paix Weight.*

		<i>Weight of a penny loaf.</i>							
		White.		Wheat		House			
sh.	d.	oz.	d.	oz.	d.	oz.	d.	sh.	d.
3	0	12	2	18	4	24	5	3	3
3	3	11	4	17	3	23	1	3	6
3	6	10	7	16	2	21	6	3	9
3	9	10	2	15	3	20	4	4	0
4	0	9	6	14	15	19	4	4	3
4	3	9	2	14	7	18	4	4	6
4	6	8	6	13	1	17	5	4	9
4	9	8	3	12	5	16	6	5	0
5	0	8	0	12	0	16	0	5	3
5	3	7	5	11	4	15	3	5	6
5	6	7	3	11	1	14	6	5	9
5	9	7	1	10	5	14	2	6	0
6	0	6	6	10	2	13	5	6	3
6	3	6	4	9	7	13	1	6	6
6	6	6	3	9	4	12	6	6	9
6	9	6	1	9	2	12	2	7	0
7	0	5	7	8	7	11	7	7	3
7	3	5	6	8	5	11	4	7	6
7	6	5	4	8	3	11	1	7	9
7	9	5	3	8	1	10	7	8	0
8	0	5	2	7	7	10	4	8	3
8	3	5	1	7	5	10	2	8	6
8	6	5	0	7	4	10	0	8	9
8	9	4	7	7	2	9	6	9	0

Price of the Bushel of Wheat for Flee-Town-Bakers.

Price of the Bushel of Wheat for Foreigners.

*The use of the two fore-going Tables of
the Assize of Bread.*

To know the true Assize of Bread, according to the Statute, you must first know the price of Wheat, which must be neither of the very best, nor worst, but of the common sort.

Secondly, You must consider whether the Baker which sells the bread live in a City or Corporation, and is a Free-man thereof: or whether he be a Forreigner and not free: for the Free-Bakers are by the Statute allowed two shillings upon the Quarter (that is three pence upon the Bushel) more profit then the Forreigners:

This considered, if you finde the price of Wheat in the side of the Table, according to the condition of the Baker, whether Free or not Free, then in the same line you shall finde the weight of the Peny White, Wheaten & Household loaf.

Now in the first Table this weight of the bread is set down in Troyweight, which

which hath 12 Ounces in the pound, and 20 Penny weights in each Ounce. This is the weight appointed by the Statute to weigh bread by.

But because every one hath not this Weight, I have therefore added the second Table, which shews the very same with the former in *Aver-du-pois* weight (which is more common) and this hath 16 Ounces in the pound, and 8 Drams in every Ounce. Now it hath been found that 13 of these Ounces are equall to one pound or 12 Ounces *Troy* weight, and according to this proportion this second Table is made.

Now the Law is very strict against all Bakers in case of offending in this and some other particulars. For if the Major or Bailiffe of any Town finde their bread to be made lighter, they may take it away and give it to the poor of the said Town. And by the Statute of 31 Hen. 3. If a Baker want but one ounce in 36, of this Assize, the fourth time, he shall suffer the Pillory, without fine or redemption.

*A necessary Table in buying and selling
any thing by the Hundred.*

Price of one pound	Price of an hundred weight.	Price of one pound	Price of an hundred weight.	Price of one pound	Price of an hundred weight.
d. q. li. sh. d.	d. q. li. sh. d.	d. q. li. sh. d.	d. q. li. sh. d.	d. q. li. sh. d.	d. q. li. sh. d.
0 10 2 4	6 12 18 4	12 1 5 14 4			
0 20 4 8	6 23 0 8	12 2 5 16 8			
0 30 7 0	6 33 3 0	12 3 5 19 0			
1 00 9 4	7 03 5 4	13 0 6 1 4			
1 10 11 8	7 13 7 8	13 1 6 3 8			
1 20 14 0	7 23 10 0	13 2 6 6 0			
1 30 16 4	7 33 12 4	13 3 6 8 4			
2 00 18 8	8 03 14 8	14 0 6 10 8			
2 10 1 0	8 13 17 0	14 1 6 13 0			
2 20 3 4	8 23 19 4	14 2 6 15 4			
2 30 5 8	8 33 1 8	14 3 6 17 8			
3 00 8 0	9 04 4 0	15 0 7 0 0			
3 10 10 4	9 14 6 4	15 1 7 2 4			
3 20 12 8	9 24 8 8	15 2 7 4 8			
3 30 15 0	9 34 11 0	15 3 7 7 0			
4 00 17 4	10 04 13 4	16 0 7 9 4			
4 10 19 8	10 14 15 8	16 1 7 11 8			
4 20 2 0	10 24 18 0	16 2 7 14 0			
4 30 4 4	10 35 0 4	16 3 7 16 4			
5 00 6 8	11 05 2 8	17 0 7 18 8			
5 10 9 0	11 15 5 0	17 1 8 1 0			
5 20 11 4	11 25 7 4	17 2 8 3 4			
5 30 13 8	11 35 9 8	17 3 8 5 8			
6 00 16 0	12 05 12 0	18 0 8 8 0			

The use of the former Table.

By this Table, knowing the price of one pound of any thing, you may know how much the Hundred weight (being 112 pound) comes to. Or, having bought any thing by the hundred weight, you may know how to retail it again by the pound. Thus if one pound of any thing cost 4 pence 3 farthings, a hundred weight of the same commoditie will cost 2 pound 4 shillings and 4 pence. Also, if a hundred weight of any thing cost 4 pound 6 shillings 4 pence, the price of one pound thereof will cost 9 pence farthing: the like may be done for any other. But if your commodity come to above 18 pence the pound, you may do it by the half of the price: or else reckon first for the 18 pence, and after for the rest of the price.

of

Of wet Measures.

1 Pound Troy is a Wine pinte.

2 Pintes are a Quart.

8 Pintes are a Gallon.

63 Gallons are a Hogshead.

84 Gallons are a Punction.

126 Gallons are a Pipe or But.

252 Gallons are a Tun.

Of Ale and Sope.

8 Gallons make a Firkin.

2 Firkins a half Barrell.

4 Firkins a Barrell.

For Beere.

9 Gallons make a Firkin.

18 Gallons are a Kilderkin.

36 Gallons are a Barrel.

But the Ale and Beere Gallon is a good size bigger then the Wine Gallon.

Dry Measures.

1 Gallons is half a peck.

4 Pecks are a Bushel.

8 Bushels are a Quarter.

Of Fuell.

36 Bushels are a Chaldron of Coals.

4 Bushels are a Sack of Charcoals.

Shids must be 4 foot long, and must be in compasse either 16, 23, 28, 33, or 38 Inches, according as they are marked for 1, 2, 3, 4, or 5.

Billets should be 3 Foot long, and should be in compasse 7 Inches and a halfe; 10 or 14 Inches, as they are reckoned for 1, 2, or 3.

Fagots should be 3 Foot long, and in compasse 24 Inches, and they ought to be round, and not flat, for so they are much lesse, though they are all one compasse.

A Table of the Kings of England.

<i>Kings.</i>	<i>They began to Reign.</i>	<i>They Reigned yea. mo. da</i>
1 Wil. Conqu.	1066 Octob. 14	20 11 22
2 Wil. Rufus	1087 Septem. 9	12 11 18
3 Henry 1	1100 August 1	35 4 11
4 Stephen	1135 Decem. 2	18 11 18
5 Henry 2	1154 Octob. 25	34 9 2
6 Richard 1	1189 Iuly 6	9 9 22
7 Iohn	1199 Aprill 6	17 7 0
8 Henry 3	1216 Octob. 19	56 1 9
9 Edward 1	1272 Nove. 16	34 8 9
10 Edward 2	1307 Iuly 7	19 7 6
11 Edward 3	1316 Ianua. 25	50 5 2
12 Richard 2	1377 Iune 21	22 3 14
13 Henry 4	1399 Septe. 29	13 6 3
14 Henry 5	1412 March 10	9 5 24
15 Henry 6	1422 August 31	38 6 16
16 Edward 4	1460 March 4	22 1 8
17 Edward 5	1483 Aprill 9	0 2 18
18 Richard 3	1483 Iune 22	2 2 5
16 Henry 7	1485 August 22	23 8 19
20 Henry 8	1509 April 22	37 10 2
21 Edward 6	1546 Ianua. 28	6 5 19
22 Mary	1553 Iuly 6	5 4 22
23 Elizabeth	1558 Nove. 17	44 4 15
24 James	1602 March 24	22 0 3
25 Charles	1625 March 27	23 11 2

The use of the Table of Kings.

This Table of the Kings I suppose may be necessary in the searching out the antiquity of many old Evidencies, which are dated many times by the years of the King then reigning, and not by the years of our Lord. And it might be more plain and profitable if it were drawn out a little larger, but time and paper are wanting: I have only therefore as a pattern shewn how it might be done in this hundred years last past, and added some briefe notes out of History thereunto.

The use of this following Table will appear in such questions.

How long is it since the 25 yeare of Henry the 3?

Which is thus found,

Henry 3 began to reign, <i>Anno Dom.</i>	1216
To which adde the 25 yeares,	25

So is it <i>Anno Domini</i>	1241
-----------------------------	------

Which substracted from the } present yeare	1653
---	------

There remains the yeares since	412
--------------------------------	-----

Anno

anno
Dom

An. Reg.

Queen Elizabeth..

Queen Elizabeth began to Reigne
the 17 of November, Anno
Domini, 1558.

1558		Queene Crowned. Parlia- ment called.
1559	1	Masse, Monks, and Monaste- ries, suppressed.
1560	2	Warre in Scotland against the French and Scots. 30 persons slain by Gun-pou- der in Crooked Lane.
1561	3	Merchant Taylors Schoole founded. Pauls Steeple burnt.
1562	4	Small money coyned. Many monstrous Births.
1563	5	Tempests and Earthquake. Great Plague in London, 20000 dyed thereof.
	6	Goods

anno
Dom

An. Reg.

Queen Elizabeth.

1564		Goods first sold by the common outcry. The heavens seemed to burn. <i>Thames</i> frozen over.
	7	
1565		Great Tempests.
	8	
1566		K. <i>James</i> born. 7 Aldermen dyed in <i>London</i> .
	9	
1567		Royall Exchange finished.
	10	
		King <i>James</i> Crowned in <i>Scotland</i> . A dry <i>Somer</i> .
1568		Queen of Scots taken in <i>England</i> .
	11	
1569		A great Lottery. Rebellion in the North. 66 Constables executed for it.
	12	
1570		Wars against <i>Scotland</i> .
	13	
1571		Strange Earthquake in <i>Heresfordshire</i> . The Christians Victory at <i>Lepanto</i> .
	14	
1572		Massacre in <i>France</i> . The new
	15	
1573		Star.
	16	
		Earle of <i>Essex</i> goes to <i>Ireland</i> .

Coun-

anno
Dom

An. Reg

Queene Elizabeth.

1574	17	Counterfeits punished. One drowned in <i>Dowgate</i> Channel.
1575	18	An Earthquake. Anabaptists punished.
1576	19	<i>Forbyshers</i> Voyage to the North.
1577	20	Strange infection at the Assizes in <i>Oxford</i> .
1578	21	A great Snow.
1579	22	A Smith made a Lock, Key and Chain, which weighed but a Grain and a half.
1580	23	A great Earthquake. A Blazing Star.
1581	24	<i>Campion</i> , and two Iesuites more executed. The Kalender reformed by Pope <i>Gregory</i> .
1582	25	Three killed with Gunpowder at <i>Galley Key</i> .
1583	26	Earthquake in <i>Dorsetshire</i> .

Nant-

anno
Dom

An. Reg.

Queen Elizabeth.

1584		Nantwich burnt. Traytors executed.
	27	
1585		Holland sues for protection.
	28	Tobacco first brought to England.
1586		Ludgate new built. Queen of Scots beheaded.
	29	
1587	30	Blackwell Hall new built.
1588		The Spanish Armado overthrown.
	31	
1589		Duke of Guise murdered.
1590	32	Hacket a Blasphemer hanged.
	33	
1591		Voluntiers go into France.
	34	The Eastindia Company begun.
1592	35	The Thames almost dry.
1593		10635 dyed of the Plague in London.
	36	
1594		Great Tempests.
1595	37	Scarcity of Corn.
1596	38	Effex taketh Cadix in Spain.
1597	39	Wheat at 13 shillings the Bushel.
	40	Great

anno	An. Reg.
Dom	

King James.

1598	41	Great Tempests and Frosts.
1599	42	E. of <i>Essex</i> goes to <i>Ireland</i> .
1600	43	Embassadours from <i>Russia</i> & <i>Barbary</i> .
1601	44	<i>Essex</i> beheaded.
1602		Q. dyed at <i>Richmond</i> .

King James began to Reign,
March 24, Anno
Dom. 1602.

1603	1	K. <i>James</i> comes into <i>Eng-</i> <i>land</i> . 30578 dyed of the Plague in <i>London</i> .
1604	2	Peace made with <i>Spain</i> .
1605	3	The Powder Treason.
1606	4	Esquire <i>Lepton</i> rode 5 times between <i>York</i> and <i>London</i> in five dayes.
1607	5	More-fields beautified. A great Frost.
1608	6	<i>Edmonsbury</i> burnt, Oath of Allegiance. New

(96)

anno
Dom

An. Reg.

King James.

1609	7	New Exchange in the Strand built. Allome first made in <i>England</i> .
1610	8	King of <i>France</i> murdered, P. <i>Henry</i> created Prince of <i>wales</i> .
1611	9	Legat an Arian burnt.
1612	10	Prince <i>Henry</i> dyed. The Lady <i>Elizabeth</i> married to the <i>Palgrave</i> .
1613	11	The Artillery Company revived.
1614	12	<i>Middletons</i> water. Great Snow and Frost.
1615	13	<i>Smithfield</i> paved. <i>Somersets</i> downfall.
1616	14	P. <i>Charles</i> created Prince of <i>wales</i> .
1617	15	<i>Haydock</i> the sleeping Preacher.
1618	16	Sir <i>walter Raleigh</i> beheaded.
1619	17	The troubles in <i>Bohemia</i> begun.

King

anno
Dom

An. Reg.

King Charles.

1620	18	King of Bohemia driven out of Prague.
1621	19	Proclamation against talking of State matters.
1622	20	Prince Charles his Voyage into Spain.
1623	21	Black-Friers fell down.
1624	22	English murdered at Amboyna.

*King Charles began to Reign
the 27 of March, Anno
Domini, 1625.*

1625	1	A great Plague.
1626	2	An Earthquake in England.
1627	3	Isle of Rees Voyage.
1628	4	Duke of Buckingham slain.
1629	5	

King

King

anno
Dom

An. Reg.

King Charles.

1630	6	King of Sweden invades Germany.
1631	7	Lipske Battail.
1632	8	King of Sweden slain. London Bridge burned.
1633	9	
1634	10	
1635	11	
1636	12	
1637	13	Breda taken by the Prince of Orange.
1638	14	The Scots Covenant.
1639	15	60000 slain by an Earthquake in Italy.
1640	16	The Parliament began.
1641	17	E. of Strafford beheaded. The Irish Rebellion.
1642	18	Battail at Edgehill.
1643	19	Crosse pulled down. Newbery first fight.
1644	20	York fight. Newbery second fight.
1645	21	Canterbury beheaded. Naseby fight. Ox-

ANNO
DOM | An. Reg.

King Charles.

1646	22	Oxford taken. King delivered by the Scots.
1647	23	King carryed to Holmby, Hampton Court, Isle of Wight.
1648	24	Scots invade England. King beheaded.
1649		L. Generall Cromwel goes to Ireland.
1650		
1651		Ireton dyed. Love beheaded.
1652		Glasco burnt.
1653		Wars with Holland. Marlborough burnt.
1654		Sun Eclipsed August 1.

*A Catalogue of all the Shires, Hundreds,
Cities, Market Towns and Parish
Churches in England and Wales.*

<i>Shires.</i>	Hun- dreds	Cities	Market Towns	Parish Church
1 Barkshire	20	00	12	140
2 Bedfordshire.	09	00	10	116
3 Buckinghamshire	18	00	11	185
4 Cambridgeshire	17	00	18	163
5 Cheshire	07	<i>Chest</i>	13	068
6 Cornwall	09	00	22	161
7 Cumberland	not	<i>Carlisle</i>	09	058
8 Darbyshire	06	00	08	106
9 Devonshire	33	<i>Exce</i>	37	394
10 Dorsetshire	34	00	18	248
11 Durham	not	<i>Dur.</i>	06	148
12 Essex	20	<i>Colc.</i>	21	415
13 Gloucestershire	30	<i>Gloc</i>	20	280
14 Hampshire	37	<i>Hinc</i>	21	289
15 Hartfordshire	08	00	18	120
16 Herefordshire	14	<i>Here</i>	08	176
17 Huntingdonshire	24	00	06	079
18 Kent	66	<i>Canter Roches</i>	17	398
19 Lancashire	06	00	15	036
20 Leicestershire	06	00	12	200
21 Lincolnshire	31	<i>Linc</i>	26	630
22 Middlesex	07	<i>L. W.</i>	04	186
23 Northamptonshi.	20	<i>Peter</i>	10	326
24 Nottinghamshire	08	00	08	163
25 Northumberland	not	00	11	168

26	Norfolke		Nor.	26	660
27	Oxfordshire	14	Oxfo	10	180
28	Rutland	05	00	02	048
29	Shropshire	15	00	14	170
30	Somersetshire	42	03	33	385
31	Staffordshire	05	Leyc.	13	130
32	Suffolke	22	00	28	175
33	Surrie	13	00	09	140
34	Suffex	65	Chic	18	312
35	Warwickshire	09	Cove	15	158
36	Westmerland	not	00	04	026
37	Wiltshire	29	Salif	19	304
38	Worcestershire	07	Worc	10	152
39	Yorkshire		York	46	563
40	Anglesey	06	00	02	074
41	Brecknockshire	06	00	03	61
42	Cardiganhire	05	00	04	064
43	Carmarthenshire	06	00	06	087
44	Carmarvonshire		00	05	068
45	Denbighshire	12	00	03	057
46	Flintshire	05	00	01	028
47	Clamorganshire	10	00	07	118
48	Montgomeryshire	07	00	06	047
49	Monmouthshire	06	00	06	127
50	Merionethshire	06	00	03	037
51	Pembrokeshire	07	00	06	145
52	Radnorshire	06	00	04	052
In all, 52			025	654	10006

A Table of Expences or Wages, whereby knowing what it
is for one day, you may see what it is in a Week,
Moneth or year.

By the day	By the week			By the month			By the year.		
Pence.	li.	sh.	d.	li.	sh.	d.	li.	sh.	d.
1	0	0	7	0	2	4	1	10	5
2	0	1	2	0	4	8	3	0	10
3	0	1	9	0	7	0	4	11	3
4	0	2	4	0	9	4	6	1	8
5	0	2	11	0	11	8	7	12	1
6	0	3	6	0	14	0	9	2	6
7	0	4	1	0	16	4	10	12	11
8	0	4	8	0	18	8	12	3	4
9	0	5	3	1	1	0	13	13	9
10	0	5	10	1	3	4	15	4	2
11	0	6	5	1	5	8	16	14	9
Shillings									
1	0	7	0	1	8	0	18	5	0
2	0	14	0	2	16	0	36	10	0
3	1	1	0	4	4	0	54	15	0
4	1	8	0	5	12	0	73	0	0
5	1	15	0	7	0	0	91	5	0
6	2	2	0	8	8	0	109	10	0
7	2	9	0	9	16	0	127	15	0
8	2	16	0	11	4	0	146	0	0
9	3	3	0	12	12	0	164	5	0
10	3	10	0	14	0	0	182	10	0
11	3	17	0	15	8	0	215	0	0
12	4	4	0	16	16	0	219	0	0
13	4	11	0	18	4	0	237	5	0
14	4	18	0	19	12	0	255	10	0
15	5	5	0	21	0	0	273	15	0
16	5	12	0	22	8	0	292	0	0
17	5	19	0	23	16	0	310	5	0
18	6	6	0	25	4	0	328	10	0
19	6	13	0	26	12	0	346	15	0
20	7	0	0	28	0	0	365	0	0

In a year there are 365 dayes, and in one pound or 20 shillings, there is 240 pence. So that one peny a day comes in the year to one pound, one halfe pound, one groat, and one peny, and thus you may reckon for any other number of pence.

As for Example, 6 pence a day,

Is 6 pound,	06	00	00
6 halfe pounds, which are	03	00	00
6 Groats, which are	00	02	00
6 pence	00	00	06

In all 09 02 06

Upon this Table you may make these and such like considerations.

*A Peny is a small veyardlesse sum,
Yet in a little while to Pounds will come.
He then that carelesly his pence doth spend,
Will quickly bring his pounds unto an end.*

*But he that carefull is, and every day
Doth save those few pence, which well
spare he may, [finde
Shall in a while much sweetnesse therein
Both for himselfe, and those which come
behinde,*

A penny well sav'd is a penny got,
 And will do well to keep thy Kitchin hot,
 But he that will not spare for th' other pot,
 Doth seldom thrive, oft finde the begers lot.

Some men will say such men are penny-wise,
 And oft pound-foolish, yet this difference lies
 Between these Spare-pence and such getting
 spenders, [the lenders.

These prove the borrowers, th' other prove

But if a penny every day doth come
 In so short time unto so great a sum,
 Then to what number do our Sins amount,
 Which not by dayes but minutes we may
 count.

How carefull therefore should we be, each
 day, [may
 That one good work (at least) we do, which
 (By Gods acceptance through Christ) coun-
 tervail

The many times and things wherein we fail,

28 MR 59

F I N I S.

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